

THE top two scams are job scams and love scams. Last year, almost RM200 million was reported lost in scams. Technology and the Internet have become the catalysts for scamming people. Scammers trick their victims through online transactions because it is difficult for police to track them as they use fake identities and fake profile pictures. Love scammers take advantage of people looking for romantic partners, often via dating websites, apps or social media by pretending to be companions. They play on victims' emotions to get them to provide money, gifts or personal details. Love scams are not easy to detect. With most people chatting online and finding their partners through dating sites, it is difficult to distinguish a genuine person from a scammer. In Malaysia, the love scam is also known as African scam because the scammers are mainly from Nigeria, Uganda, Zimbabwe, Liberia, Sierra Leone and Ivory Coast.

Scammers will use fake profile pictures of European males. They are quick to declare their love for victims. They may send parcels to victims and request them to mail the parcels to an address. If the parcels have stolen goods, victims can get into serious trouble. Scammers take more time (than the victim) to respond to chats. This is an indication that scammers are chatting with other victims. The last warning sign is when scammers ask victims to lend them money to seek medical help or other reasons. They promise to pay victims twice the amount loaned.

Job scams occur when scammers pose as employers or recruiters, and offer attractive jobs that require that job seekers to pay money in advance. This is under the guise of work visas, travel expenses or background or credit checks required for the jobs. Once the money has been paid, scammers disappear, and job seekers are left with no job and no money. Scammers target job seekers from overseas where they use the lure of huge salaries, work permits and paid travel to entice job seekers to part with their money. Scammers are sneaky and are becoming more skilled as they mimic the websites of real companies. It is becoming more difficult to know and differentiate between a scam and a legitimate job opening. Even smart job applicants might have fallen for scams. The warning signs to look out for include: IF a job offer requires that you pay a fee in advance, it is probably a scam. No company or recruiter will ask for money upfront. Job scammers do not have the company's website and contact details. However, if they have a fake company website, then compare the contact number with the official company's website; RECRUITERS or companies that correspond from free email accounts such as Yahoo, Live, Hotmail or Gmail are probably scammers. Legitimate job-related emails will come from corporate email accounts; JOB offers without interviews are most probably scams. Companies will never offer jobs without interviewing candidates. The most important sign of job scams is that victims receive job offers from companies they have never applied to. The high salaries cloud victims' judgment. The last sign of job scams is that there are not many details of the job and no experience or qualifications are needed for the jobs. Many people will do anything to earn money and get rich the easy way. Caution is necessary to prevent us from falling into the hands of fraudsters. Be careful when it comes to online jobs and online dating.

NUR IMANI ABDULLAH, National Consumer Complaints Centre
31 January 2016 @ 11:12 AM

<http://www.nst.com.my/news/2016/01/125019/rm200m-lost-love-scams-and-job-scams/>